

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

IN RE:

GREGORY ALAN ARNDT  
TAMARA ANN MCCREADY  
ARNDT

CASE NO. 15-51105

CHAPTER 13

DEBTOR

JUDGE CHARLES M. CALDWELL

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**OBJECTION TO CONFIRMATION**

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TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

Comes now Faye D. English, Chapter 13 Trustee and objects to confirmation of the plan and would show this Court that in the above-referenced case the Court should enter an order denying confirmation for the reasons set forth below and dismissing the case pursuant to 11 USC §1307(c) for the following:

- X The Chapter 13 Statement of Financial Affairs, Plan, Means Test, or Schedules must be amended to reflect the changes in the following areas: Schedule I fails to provide the attachment to support the net income disclosed on line #8. The debtors have failed to provide a balance sheet for the business. The debtors will need to provide the ongoing monthly operating reports for the business. Per the 341 testimony, Schedule F to be reviewed to disclose additional debts. The special plan provision fails to properly address the debt owed to the Ohio Department of Taxation.
- X The Plan does not meet the best interest test of 11 U.S.C. § 1325. The plan proposes a 15% dividend but only pays unsecured creditors a 1.7% dividend.
- X Debtors have not provided their 2014 federal tax return.

Wherefore, the Trustee prays the Court deny confirmation for the reasons set forth and the case be dismissed or converted to Chapter 7, whichever shall be determined in the creditor's best interest.

Dated: 4/16/2015

Respectfully submitted,

/s/ Faye D. English

Faye D. English  
Chapter 13 Trustee  
One Columbus  
10 West Broad St., Suite 900  
Columbus, OH 43215-3449  
Telephone: 614-420-2555  
Facsimile: 614-420-2550

<b>CERTIFICATE OF SERVICE</b>
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I hereby certify that a copy of the foregoing Objection To Confirmation was served on the following registered ECF participants, electronically through the Court's ECF System at the e-mail address registered with the Court, or by ordinary U.S. mail, postage prepaid, on this date.

Dated 4/16/2015

/s/ Faye D. English

Electronically signed by  
Faye D. English, Chapter 13 Trustee

By the Court's ECF System:

Asst. U.S. Trustee  
Faye D. English, Chapter 13 Trustee  
James E Nobile Esq, Attorney for Debtor

By ordinary U.S. Mail addressed to:

Gregory Alan Arndt  
Tamara Ann Mccready Arndt  
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